

**Information to identify the case:**

Debtor 1	<u>John E. Shaffer</u>	Social Security number or ITIN	xxx-xx-2884
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle R. Shaffer</u>	Social Security number or ITIN	xxx-xx-6462
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20453-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John E. Shaffer

Michelle R. Shaffer

6/17/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John E. Shaffer  
Michelle R. Shaffer  
Debtors

Case No. 20-20453-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 17, 2025

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ John E. Shaffer, Michelle R. Shaffer, 619 Cambria Avenue, Avonmore, PA 15618-9790
15196489	+ US Department of Education/GLE, 2401 International, POB 7859, Madison, WI 53707-7859

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 18 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 18 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 18 2025 03:57:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jun 18 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 18 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15196475	+ EDI: WFNNB.COM	Jun 18 2025 03:57:00	CCB/DNTLFIRST, PO Box 182120, Columbus, OH 43218-2120
15205410	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 18 2025 00:21:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
15196483	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 18 2025 00:21:00	RBS Citizens NA, 480 Jefferson Blvd, Warwick, RI 02886
15196474	+ EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15200081	EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15197387	+ Email/Text: bankruptcy@cavps.com	Jun 18 2025 00:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15196476	+ EDI: CITICORP	Jun 18 2025 03:57:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15196477	EDI: DISCOVER	Jun 18 2025 03:57:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15198542	EDI: DISCOVER		

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		Jun 18 2025 03:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15196478	^ MEBN		
		Jun 18 2025 00:00:25	Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
15203362	+ EDI: DISCOVERPL		
		Jun 18 2025 03:57:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15196479	Email/Text: collecadminbankruptcy@fnni.com		
		Jun 18 2025 00:21:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
15222186	EDI: JEFFERSONCAP.COM		
		Jun 18 2025 03:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15196480	+ EDI: JPMORGANCHASE		
		Jun 18 2025 03:57:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15206561	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Jun 18 2025 00:21:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15230327	^ MEBN		
		Jun 17 2025 23:59:55	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
15196481	+ Email/Text: camanagement@mtb.com		
		Jun 18 2025 00:22:00	M&T Mortgage, PO Box 900, Millsboro, DE 19966-0900
15204162	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 18 2025 00:27:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15196482	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 18 2025 00:56:22	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15509077	EDI: PRA.COM		
		Jun 18 2025 03:57:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15196485	EDI: SYNC		
		Jun 18 2025 03:57:00	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15196486	+ EDI: SYNC		
		Jun 18 2025 03:57:00	SYNCB/JCI Home Design, C/O PO Box 965036, Orlando, FL 32896-0001
15196487	+ EDI: SYNC		
		Jun 18 2025 03:57:00	SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
15196488	+ EDI: SYNC		
		Jun 18 2025 03:57:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15231880	EDI: SALLIEMAEBANK.COM		
		Jun 18 2025 03:57:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15196484	+ EDI: SALLIEMAEBANK.COM		
		Jun 18 2025 03:57:00	Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
15230200	^ MEBN		
		Jun 18 2025 00:00:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196762	^ MEBN		
		Jun 18 2025 00:00:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15223650	EDI: USBANKARS.COM		
		Jun 18 2025 03:57:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15226968	EDI: AIS.COM		
		Jun 18 2025 03:57:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15196490	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Jun 18 2025 00:28:01	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15227747	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Jun 18 2025 00:27:17	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing LLC
cr	*+	DISCOVER PERSONAL LOANS, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Joint Debtor Michelle R. Shaffer bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor John E. Shaffer bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6